

BILL SUMMARY
2nd Session of the 60th Legislature

Bill No.:	HB3505
Version:	Polpcs1
Request Number:	16061
Author:	Duel
Date:	2/17/2026
Impact:	Please see previous summary of this measure

Research Analysis

The policy committee substitute to HB 3505 creates the Uniform Wage Garnishment Act to standardize the procedures and rules related to wage garnishment in Oklahoma. A creditor can commence a garnishment action by filing a motion with detailed debtor and judgment information, served on the employer or their registered agent. The motion must include notices and contact details for the creditor's agent and payment instructions. Within 30 days of service, the employer must notify the creditor's agent whether the debtor is an employee and provide pay frequency, next payday, and information on other ordered deductions. Employers must begin withholding on the first payday at least 30 days after notifying the employee and send withheld amounts to the creditor within five business days. Garnishment ends when the debt is paid in full or the debtor is no longer employed by the garnishee. Employers must notify creditors promptly when employment ends. Garnishment amounts are capped at 25% of disposable earnings or the amount exceeding 30 times the federal minimum wage per workweek, adjusted for pay periods longer than one week. Courts may sanction creditors up to \$1,000 plus attorney fees if they act in bad faith by continuing garnishments after wrongful garnishment notices without remedial action. Employers are prohibited from adverse actions against employees due to garnishments, enforceable under anti-discrimination laws.

Prepared By: Brad Wolgamott

Fiscal Analysis

The measure is currently under review and impact information will be completed.

Prepared By: House Fiscal Staff

Other Considerations

None.